ODDS OF GETTING INJURED BY A CHAINSAVV:

1 IN 4,464*
ODDS THAT
YOU ARE
OVEREXTENDING
YOURSELF:



* funny2.com/odds.htm
^digg.com/search?s=counting+the+hours+until+payday



YOUR MISSION: Cut your losses.

- Do recognize the difference between a need and a want.
- Don't spend money you don't have just to keep up a lifestyle you can't afford.
- Do create a realistic monthly spending budget to reduce your stress about money.
- Do track your income and your spending so you know where your money goes.
- Do build an emergency fund of at least three months' living expenses.
- Do ask for help if you get into financial trouble.

Learn more about creating a budget you can live with, managing your debt and ways to save at www.lowaCollegeAid.gov.

